

United States Bankruptcy Court
Southern District of Mississippi

In re:
Lisa W. Carpenter
Debtor

Case No. 22-50217-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 16, 2022

User: mssbad
Form ID: 318

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:

Recip ID	Recipient Name and Address
db	+ Lisa W. Carpenter, 73 Franklin Place, Hattiesburg, MS 39402-8461
5083367	+ CenturyFirst Federal Credit Union, 3318 Hardy Street, Hattiesburg, MS 39401-6962
5083374	+ Department of Education, c/o US Atty for Southern Dist., 501 E. Court St., Ste. 4.430, Jackson, MS 39201-5025
5083372	+ Department of Education, c/o Ed Financial, P.O. Box 4830, Portland, OR 97208-4830
5083373	+ Department of Education, c/o Atty General of the U.S., 950 Pennsylvania Ave., NW, Washington D.C. 20530-0009
5083377	+ First National Bank Omaha, P.O. Box 3331, Omaha, NE 68103-0331
5083379	+ Jacob Law Group, P.O. Box 948, Oxford, MS 38655-0948
5083384	+ PenFed Credit Union, P.O. Box 247080, Omaha, NE 68124-7080
5083385	+ Phillip Carpenter, 73 Franklin Place, Hattiesburg, MS 39402-8461

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jun 16 2022 23:28:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ Email/Text: newbk@Regions.com	Jun 16 2022 19:25:00	Regions Bank, Post Office Box 1860, Memphis, TN 38101-1860
5083362	+ Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 19:27:58	American Express, P.O. Box 650448, Dallas, TX 75265-0448
5083363	EDI: BANKAMER.COM	Jun 16 2022 23:28:00	Bank of America, P.O. Box 982234, El Paso, TX 79998
5083364	+ EDI: TSYS2	Jun 16 2022 23:28:00	Barclay Mastercard, P.O. Box 8801, Wilmington, DE 19899-8801
5083365	+ EDI: RMSC.COM	Jun 16 2022 23:28:00	Belk/Synchrony Bank, P.O. Box 530940, Atlanta, GA 30353-0940
5083371	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 16 2022 19:25:00	Credit Corp Solutions, 121 W. Election Road, Ste. 200, Draper, UT 84020
5083366	+ EDI: CAPITALONE.COM	Jun 16 2022 23:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
5083368	+ Email/Text: mediamanagers@clientservices.com	Jun 16 2022 19:25:00	Client Services, Inc., 3451 Harry S Truman Blvd., St. Charles, MO 63301-9816
5083369	+ EDI: WFNNB.COM	Jun 16 2022 23:28:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
5083370	^ MEBN	Jun 16 2022 19:22:43	Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179
5083375	EDI: DISCOVER.COM	Jun 16 2022 23:28:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
5083373	^ MEBN		

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		Jun 16 2022 19:22:53	Department of Education, c/o Atty General of the U.S., 950 Pennsylvania Ave., NW, Washington D.C. 20530-0009
5083376	+ Email/Text: bknotice@ercbpo.com	Jun 16 2022 19:25:00	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
5083378	+ Email/Text: crdept@na.firstsource.com	Jun 16 2022 19:25:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
5083380	+ Email/Text: PBNCNotifications@perituservices.com	Jun 16 2022 19:25:00	Kohls, P.O. Box 3084, Milwaukee, WI 53201-3084
5083381	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 16 2022 19:25:00	Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619
5083382	+ Email/Text: bankruptcydepartment@tsico.com	Jun 16 2022 19:25:00	Nationwide Credit, Inc., P.O. Box 15130, Wilmington, DE 19850-5130
5083383	+ Email/Text: bnc@nordstrom.com	Jun 16 2022 19:25:57	Nordstrom/TD Bank, 13531 E. Caley Ave, Englewood, CO 80111-6505
5083386	+ Email/Text: newbk@Regions.com	Jun 16 2022 19:25:00	Regions Bank, P.O. Box 11007, Birmingham, AL 35288-0001
5083387	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jun 16 2022 19:25:00	Sunrise Credit Services, 234 Airport Plaza Blvd, Ste. 4, Farmingdale, NY 11735-3938
5083388	+ EDI: RMSC.COM	Jun 16 2022 23:28:00	Synchrony Bank, P.O. Box 530912, Atlanta, GA 30353-0912
5083389	+ EDI: WTRRN BANK.COM	Jun 16 2022 23:28:00	Target Card Services, 3901 West 53rd Street, Sioux Falls, SD 57106-4216
5083392	+ EDI: USAA.COM	Jun 16 2022 23:28:00	USAA, P.O. Box 65020, San Antonio, TX 78265-5020
5083390	+ Email/Text: BAN5620@UCBINC.COM	Jun 16 2022 19:25:00	United Collection Bureau, 5620 Southwick Blvd, Toledo, OH 43614-1501
5083391	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Jun 16 2022 19:25:00	United States Trustee, 501 EAST COURT STREET, SUITE 6-430, JACKSON, MS 39201-5022
5083393	+ EDI: WFFC.COM	Jun 16 2022 23:28:00	Wells Fargo, P.O. Box 51162, Los Angeles, CA 90051-5462
5083394	Email/Text: ekoch@zsattorneys.com	Jun 16 2022 19:25:00	Zarzaur & Schwartz, P.C., P.O. Box 11366, Birmingham, AL 35203
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2022 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Nicholas T Grillo	on behalf of Debtor Lisa W. Carpenter grillolawms@gmail.com grillolawecf@gmail.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Lisa W. Carpenter</u>	Social Security number or ITIN	xxx-xx-7661
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **22-50217-KMS**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa W. Carpenter

Dated: 6/16/22

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.